

Clerical and Office Branch
General Clerical Group
Customer Contact Series

LOAN ACCOUNT AND COLLECTION SPECIALIST

Unclassified
10/99 (SAC)

Summary

Under general supervision, perform clerical and bookkeeping duties related to City housing programs mortgage loan account data, and participate in loan servicing and delinquent loan collection activities.

Typical Duties

Verify amounts and process forms to authorized various fiscal transactions as authorized, and maintain related electronic and manual records for designated mortgage loan accounts and statistics. Involves: reviewing records pertaining to loans administered by the Housing programs; preparing break downs of monthly payments by computing interest, principle and other items, using calculator; balancing and reconciling data maintained by cashiers with that provided by customers; performing problem solving research and coordinating required adjustments with accounting staff; maintaining data base of accounts including account coding for status of accounts; generating reports, annual statements and payment coupons utilizing data base.

Participate in loan servicing and collection activities. Involves: identifying delinquent accounts; writing letters to customers to demand payment of loan; calling or visiting customers to attempt to secure payment or to make arrangements for repayment of delinquent and current accounts; answering customer inquiries pertaining to current and delinquent accounts; interviewing customers to determine if status of customer's financial position prevents repayment of loan, recommending to management accounts which should be referred to contracted collection agent; working closely with City attorneys to provide information for release of liens and claims against customers under bankruptcy; providing information to title companies, banks and other financial institutions regarding payoffs.

Perform related incidental duties contributing to realization of unit or team objectives as required. Includes: substituting within authorized limits for supervisor or coworkers as qualified by carrying out specific functions to maintain continuity of ordinary services, if delegated; providing designated support to projects or activities overseen by higher graded personnel as instructed; explaining and demonstrating work to assist supervisor in orienting and training less knowledgeable employees; engaging in assignments related to function of other positions from training purposed under close supervision; logging activities, and preparing recurring or special activity or status reports.

Minimum Qualifications

Training and Experience: Graduation from high school or G.E.D., and four (4) years mortgage loan account bookkeeping and related clerical experience, of which at least two (2) years involved delinquent account collection experience; or an equivalent combination of training and experience.

Knowledge, Abilities and Skills: Good knowledge of principles and methods of bookkeeping related to mortgage account and loan procedures; local, State and Federal laws concerning delinquent account collection practices. Some knowledge of: real estate and business law; basic practices of electronic processing and recording of financial data.

Ability to: proof, record, break down, organize and summarize standard accounting and statistical details in an automated environment; analyze and make sound recommendations on collection problems; read and interpret loan agreement and contract documents; understand and follow instructions in written, oral, or schedule form; solve common practical accounting problems by considering a variety of concrete variables; communicate effectively orally and in writing to prepare routine reports and correspondence or to discuss fiscal activities; establish and maintain effective working relationships with customers, City management and fellow employees in order to coordinate activities and render service.

Skill in safe operation and care of: personal computer or network workstation, and generic business productivity, and specialized mortgage and loan financial and accounting software; common office machines; motor vehicle.

Physical Demands: Occasional driving through city traffic.

Specials Requirements: Fluent speaking and writing in Spanish.

Licenses and Certificates: Texas Class "C" Driver's License or equivalent issued by another state.

Director of Personnel

Department Head

OFFICIAL